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Community Trends In Hamilton-Wentworth

Poverty Profile

April 1999

Social Planning & Research Council

SPRC
of Hamilton-Wentworth

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A United Way Agency




Poverty Profile

April 1999

by:

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This document is Issue # 1 of the
Community Trends in Hamilton-Wentworth Series



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Poverty is. . .

Wishing you could go to McDonald's
getting a basket from the Santa Fund
feeling ashamed when my dad can't get a job
not buying books at the book fair
not getting to go to birthday parties
hearing my mom and dad fight over money
not ever getting a pet because it costs too much
wishing you had a nice house
not being able to go camping
not getting a hot dog on hot dog day
not getting pizza on pizza day
not going to Canada's Wonderland
not being able to have your friends sleep over
pretending that you forgot your lunch
being afraid to tell your mom that you need gym shoes
not having any breakfast sometimes
not being able to play hockey
sometimes really hard because my mom gets scared and she cries
hiding your feet so the teacher won't get cross when you don't have
boots
not being able to go to Clubs or play soccer
not being able to take swimming lessons
not being able to take the electives at school (downhill skiing)
not being able to afford a holiday
not having pretty barrettes for your hair
not having your own private backyard
being teased for the way you dressed
not getting to go on school trips

- Grade 4 & 5 children, North Bay

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- Hamilton-Wentworth District School Board
- Human Resources - Regional Municipality of Hamilton-Wentworth

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INTRODUCTION

This *Trends* document will begin with a definition of “poverty line”, outline the debate regarding the use of “poverty lines”, and introduce a number of alternative poverty lines. The incidence of poverty in the Hamilton-Wentworth region, in each municipality, as well as provincially and nationally, will be documented according to Statistics Canada Low Income Cut-Off (LICO) “poverty line”.

The Social Planning and Research Council of Hamilton-Wentworth is currently working on a series of documents designed to examine social trends in our community. This *Poverty Profile* is the first in this series of *Community Trends* publications and is intended to illustrate the incidence of poverty in Hamilton-Wentworth and to outline the factors which contribute to poverty. The well-being of the people who live here, and of our community as a whole, is significantly impacted by the poverty we experience. As a society, we are guilty of failing those who are poor. For these reasons, it is important that the incidence and depth of poverty is monitored within a community, to help determine the state of that community’s health and well-being and whether we are fulfilling our moral and social obligations to each member of our community. To create health in our community, poverty and its social impacts must be addressed by creating two sets of policies “policies that reduce poverty and policies that reduce the health effects of poverty”¹

The impacts of poverty are well documented. Poverty “contributes to poor health and nutrition, increased levels of family stress, and lack of social support”². In fact, no other “single factor is more correlated with unwelcome outcomes than chronic poverty”³. Income and health are so intertwined that as an individual’s income increases so does health. But health is just one piece of the poverty puzzle.

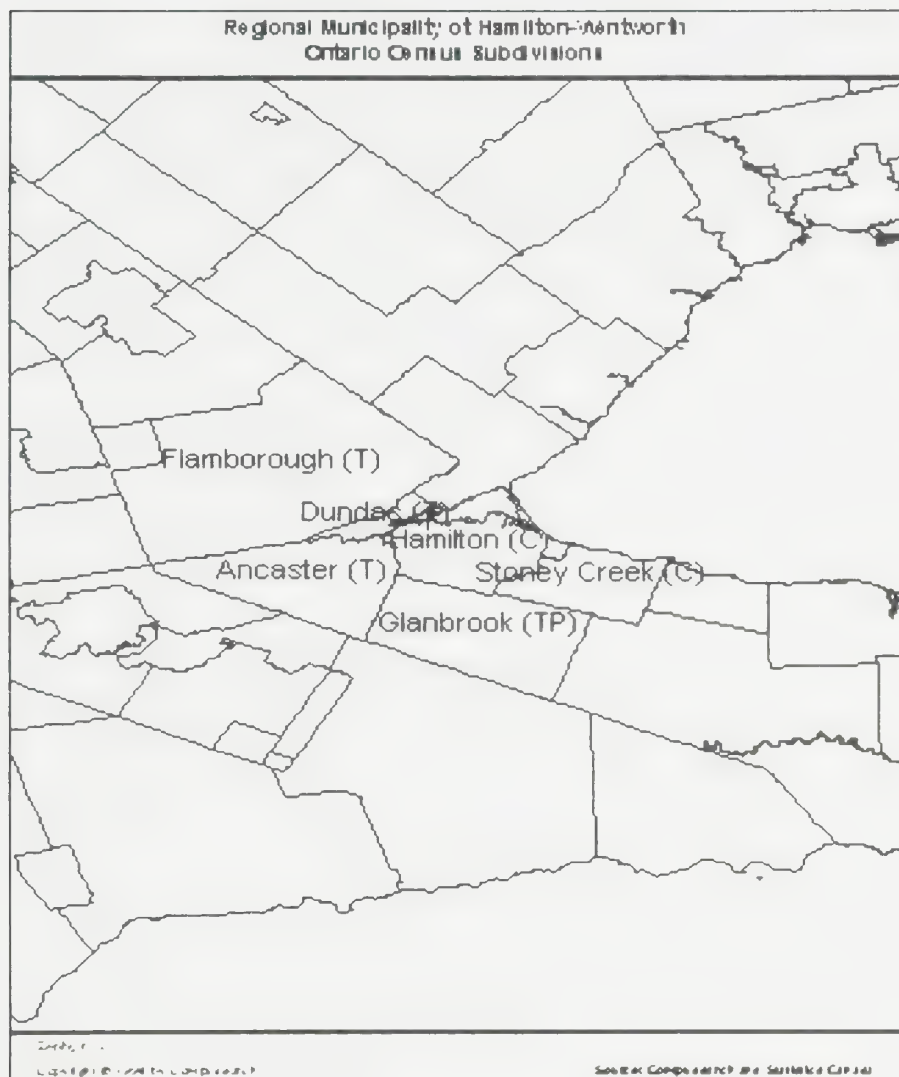
Much less tangible, but no less important, are the concepts of human dignity and self-worth, and who we value as a society and who we do not. "When there is hunger while some have too much to eat, or when there is homelessness while some live in luxury, or when there is poverty in the midst of affluence, justice is not present." ⁴ It is the intent of this document to try to include an analysis of poverty that goes beyond the numbers and captures the faces of those who are poor and the forces that shape their poverty.

The Social Planning and Research Council has developed an instrument with which to measure and monitor social well-being in the region. *The Social Well-Being Index* is a set of eleven social and economic indicators, which are measured on a quarterly basis. Indicators can be considered individually, to observe change in specific areas, or in aggregate to understand changes in overall social well-being. By tracking change we are better able to see where conditions are improving or, conversely, areas in need of attention.

With a baseline year of 1994, the index has tracked change through 1996 and 1997. It reflects a negative change in the first three quarters of 1996. From here, we begin to see a gradual increase, which levels off by the second quarter of 1997. Although the social well-being value did experience a positive increase, it has yet to reach the value of the 1994 baseline year. This tells us that social well being in 1997 is below that of 1996.

Poverty is a complex problem and there are many factors which impact on the incidence of poverty in our community. Certainly individual and family incomes are the biggest factor, which are determined to some extent by the health of our economy. Average income, social assistance caseloads, and unemployment rates all impact on the ability of members of our community to maintain incomes above the poverty line, and have tended to fluctuate depending on economic cycles of "bust" and "boom". Government spending on transfer payments, social services and social assistance budgets has an enormous impact on the incidence of poverty. In 1994, government transfers alone reduced the number of people living in poverty in Canada, from 22.8% to 14.6% (Schellenberg & Ross, 1997).

Family structure, gender and education levels also have an impact on the prevalence of poverty in our community.



Since income is a major factor in the incidence of poverty, income levels in Hamilton-Wentworth, social assistance caseloads, and rates of unemployment will be discussed. Further contributing factors, such as family structure, education levels, gender, and, age will also be discussed.

Our Region is made up of six municipalities and had a total population of 467,799 in 1996. The municipalities include Ancaster, Dundas, Flamborough, Glanbrook, Hamilton and Stoney Creek

LIMITATIONS

There are limitations to the data used in this document. Some data are from different time periods and different geographical areas. Much of the data comes from Statistics Canada 1996 census. While this is one of the most reliable sources of longitudinal data available, it also has some drawbacks. Firstly, Statistics Canada data gathered by Census Metropolitan Areas (CMA's) covers a different geographical area than regional geographic boundaries. As such, the Hamilton CMA includes Grimsby and Burlington and therefore this data is not directly comparable to data for the Hamilton-Wentworth region.

Secondly, there is resistance by some groups to being counted in the census. Therefore, the census may not accurately record data for Native peoples in our country. Thirdly, people who are institutionalized are not counted in the census.

Other limitations are present with other sources of data used in this document. In some cases, time frames are different between data sets, depending on when and how often data is collected. While some data is very current, other information is slightly more dated.

Caution is recommended when comparing data that is published by different sources, as definitions may vary.

DEFINING AND MEASURING POVERTY

"Beware those who would address child poverty by discussing its definition rather than its root cause." Richard Shellington.

Determining how to measure poverty depends on how poverty is defined. Narrow definitions tend to focus on strictly economic measures, on the 'basic necessities of food, shelter, and clothing.' These definitions neglect the interconnectedness of economic, social and physical well-being, such that when one is affected, all are affected. To be accurate, any definition of poverty must be a holistic one.

The Health Promotion Committee of the District Health Council Hamilton-Wentworth defines poverty in this way:

Poverty is about inequality, lack of control and deprivation. People who are poor are deprived of access to basic human needs such as shelter, clothing, safety and nutritious and adequate amounts of food. They are also deprived of many opportunities - to live their lives as they wish, to fully participate in society, to develop good social supports, to achieve their full human potential and to sustain healthy concepts of self-worth and dignity. ⁵

This definition of poverty recognizes that poverty touches every aspect of a person's life; that it deprives both physical needs as well as emotional, social and physical.

While objective indicators such as income levels and numbers of people cannot adequately measure poverty, they are one place to start. Putting a human face to poverty, sharing experiences and listening to the voices of people who live with poverty day in and day out help to deepen our understanding of the impacts of poverty on people and on the communities in which they live.

Poverty lines are calculated in two ways; absolutely and relatively. The absolute approach attempts to determine all the necessities required by a household to ensure members' minimum needs are met; and the relative approach defines poverty as being below a certain mainstream community standard.

The absolute approach to poverty presumes that there is some way to objectively measure a household's requirements for food, clothing and shelter. In one sense calling it an "absolute" measure is a bit of a misnomer, because the market basket-of-goods that makes up the poverty line changes over time and therefore is not absolute. As well, since, every family is unique, and there is no consistent "family of four living in Hamilton." For example, if the family of four has two children of the opposite gender, they will require an extra bedroom in their house or apartment as compared to the family with two children of the same gender. Different cultural and religious customs may require the family to spend money on items not considered a "necessity" by the person calculating the absolute poverty line.

Absolute poverty lines are also extremely time consuming, complicated to develop and update, and depending on the value system of the researcher, can fluctuate greatly.

Relative poverty lines are easy to develop and update, and they can be based on easily accessible information collected by Statistics Canada, which has the additional benefit of supplying longitudinal data which can be used to monitor changes in the rates of poverty.

These lines also show quite clearly if there is income inequality in the population, and if this inequality is increasing or decreasing over time. Relative lines are flexible in that they do not assume that all households are equal and require the same basic necessities to meet their needs.

There is a misconception that utilizing a relative poverty line to measure the prevalence of poverty in our community means that we will never be able to eliminate poverty because some people will always be relatively less well-off than other people. The Canadian Council on Social Development addresses this notion, saying that it is only valid if the means of reducing poverty is "through increasing general economic prosperity and income growth, whereby nobody changes their relative position...However, if redistribution of income (through direct income transfers or jobs) is the major means for resolving poverty, then it is quite possible..."⁶

Relative poverty lines are based on concepts of equity and equality, not on the definition of poverty solely as a lack of basic physical necessities.

The Special Senate Committee on Poverty accurately summarizes the relative nature of poverty.

Poverty is always relative to a given time and place. The differences between Canadian and Asian poverty do not make the former any more tolerable. The poor in Canada are judged, and judge themselves, relative to the general situation in their own country at any given point in time. They are not comforted or helped by reminders of their apparent affluence compared with the abysmally low living standards of the Asian or Latin American poor. Furthermore, the Canadian poverty level of 1971 is not the same as that of 1961, because the general standard of living has continued to rise over the past ten years. What we define as 'poverty' must change constantly in relation to general living standards.⁷

This document also defines and measures poverty as it is relevant to life in Hamilton-Wentworth in 1998.

POVERTY LINES IN CANADA

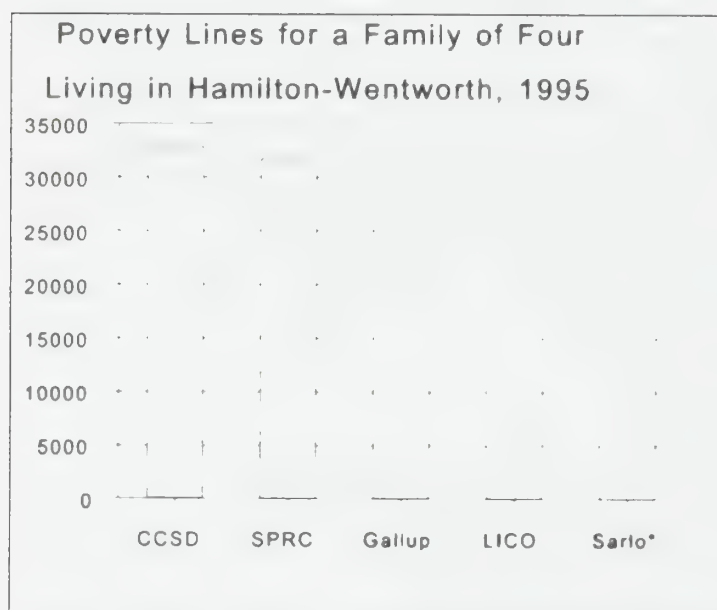
There is no officially agreed upon “poverty line” in Canada. Some controversy swirls around what is actually measured by the most commonly used indicator of poverty, the Statistics Canada Low Income Cut-Off line (LICO). This is a relative approach to defining poverty. When organizations, policy analysts and the media use the term “poverty line” they are generally making reference to this line. For the purposes of this document, LICO will be used to determine the incidence of poverty in the Hamilton-Wentworth community because it is the most prevalent and commonly understood measure and because it provides longitudinal data which is very useful for monitoring the fluctuations in poverty over time. This definition and alternative measures of poverty will be discussed below

The Statistics Canada Low Income Cut-Off (LICO) was first introduced in 1968, based on 1961 census income data and 1959 family expenditure patterns. It has been modified since then, but basically it is calculated on how much Canadian families spend on the three basic necessities of food, shelter and clothing as a percentage of their income. Statistics Canada then somewhat arbitrarily adds 20% to this figure. In 1986, the average family in Canada spent 36.2% of their gross income on food, shelter and clothing, therefore, if a family spends more than 56.2% of their income on the basic necessities ($36.2 + 20 = 56.2\%$) then they are living below the low income cut-off. The number of people in the family unit, as well as the size of the area of residence are also taken into consideration when determining the cut-off point. (See Table 1) Families that spend more than 56.2% of their income on the three basic necessities, fall under the this line and are considered by Statistics Canada to be living in “straitened circumstances”, and for the purposes of this document “living in poverty”.

Alternate Measures of Poverty

While the LICO has been used as a “poverty line” in Canada for years, Statistics Canada does not officially support its usage as such, saying only that those people whose incomes fall below the lines would be in “straitened circumstances” (Statistics Canada, Cat. No. 95-342, p. 164). There are criticisms that the LICO is not an accurate reflection of income needed to meet the necessities of life. Other organizations and authors have developed alternative poverty lines or income measurements. A few of these are outlined in Graph 3 below, however, a more comprehensive graph of alternative measures can be found in the National Council of Welfare's *Poverty Profile, 1995*.

The Canadian Council on Social Developments (CCSD) income guidelines are based on $\frac{1}{2}$ of the average family income nationally and do not vary by geography or size of the area of residence. These lines were developed “in order to address the problem of severe and persistent income inequality in Canada by defining a minimum standard of income equality for Canadian families” (Ross & Shillington, 1989, p 9). This line is not intended to measure poverty, but can be used as a relative illustration of the depth of income inequality in the country. The national income average for a family of four in 1995 is \$32,805.



**Graph 1: Alternate Measures of
Poverty for a Family of Four living in
Hamilton-Wentworth, 1995**

The SPRC's guide for household budgeting was developed to assist citizens and front-line service providers in calculating and budgeting for basic living costs in the Hamilton-Wentworth region.

It is an absolute measure of minimum income required to meet all the necessities of life in Hamilton-Wentworth. The SPRC *Guide for Household Budgeting* states that this guide “provides a better indication of the cost of living by including other considerations and costs related to transportation, personal care, dependent care and recreation. These additional items help reflect a more realistic community living standard” (DeSantis, 1995, forward).

This budget is intended to ensure that people are able to fully participate in community life. For a family of four, with two parents and two pre-school aged children, the SPRC’s “minimum budget line is a gross income of \$31,721.07 in 1995.

The Gallup Organization, up until 1988, conducted a public opinion poll on poverty. The Gallup bar in the #1 graph is the last response to that poll, which asked “What is the minimum weekly amount of income required for a family of four, consisting of two adults and two children?” The response was updated for inflation by the National Council on Welfare for their *Poverty Profile*, 1995. The updated response was \$29,170 in 1995.

An outspoken critic of the use of the LICO as a measurement of poverty, Christopher Sarlo defines poverty as a lack of “any of the items required to maintain long-term physical well-being” (1992, p.49). He developed his own poverty line, as an absolute standard for which a family of four living in Toronto would be \$19,210 in 1995. Sarlo’s Hamilton-Wentworth line would be lower than the Toronto figure because the cost of some essential goods, such as housing, are cheaper in Hamilton. Sarlo’s “market basket” of goods includes a self-prescribed “healthier, less-expensive diet” and describes such shopping strategies as “stocking up” and accessing free health services instead of buying insurance. It does not include toys, books or school supplies. Even if we used these poverty lines, as published by the Fraser Institute, almost 35% of all two or more person households in Hamilton-Wentworth have incomes below this figure. (Statistics Canada does not break income categories down by the specific number of people in the household).

INCIDENCE OF POVERTY IN HAMILTON-WENTWORTH

As stated earlier, Statistics Canada developed their Low Income Cut-Off lines by size of family and size of area of residence. The following table sets out LICO lines for 1997.

Table 1: Statistics Canada Low Income Cut-Off Table (February 1997- January 1998)

	Size of Area of Residence				
	A	B	C	D	E
Size of Family Unit	500,000 and over	100,000-499,999	30,000 - 99,999	**Less than 30,000	Rural Areas
1 person	\$17,132	\$14,694	\$14,591	\$13,577	\$11,839
2 persons	\$21,414	\$18,367	\$18,239	\$16,971	\$14,799
3 persons	\$26,633	\$22,844	\$22,684	\$21,107	\$18,406
4 persons	\$32,238	\$27,651	\$27,459	\$25,551	\$22,279
5 persons	\$36,036	\$30,910	\$30,695	\$28,562	\$24,905
6 persons	\$39,835	\$34,168	\$33,930	\$31,571	\$27,530
7 persons	\$43,634	\$37,427	\$37,166	\$34,581	\$30,156
For Each Additional Person	\$3,799	\$3,259	\$3,236	\$3,010	\$2,626
* source National Council of Welfare estimates of LICO (1986 base) for 1997, based on 1.6% inflation in 1997					

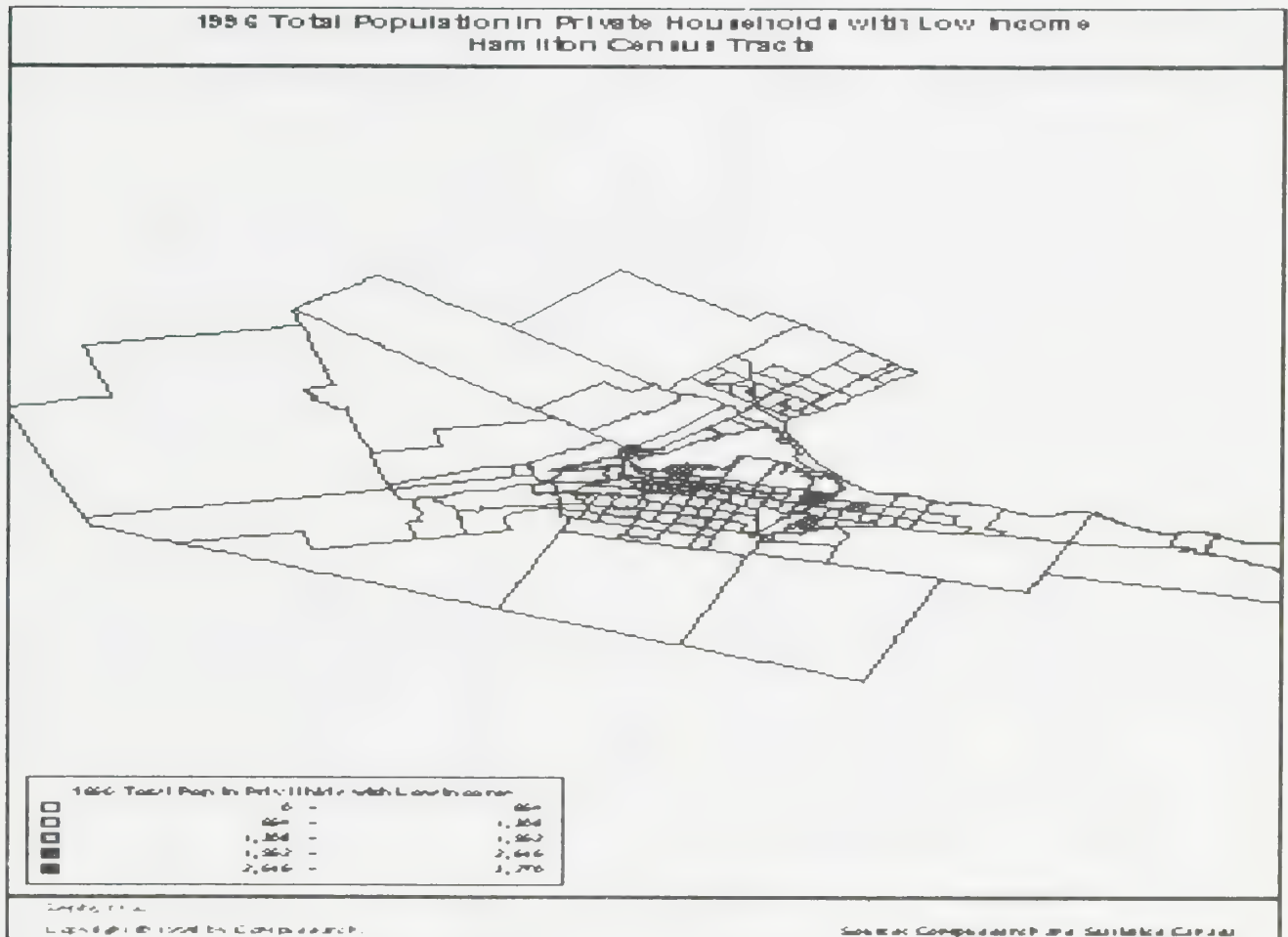
For Hamilton-Wentworth, the size of area of residence is category “B”, which means that a single person whose total annual income is less than \$14,694 is considered to be living in poverty. There are 27,880 (48%) unattached individuals in Hamilton-Wentworth who have incomes below this amount.

Table 2: Number of Families, Unattached Individuals and Total Population living under the LICO in 1986, 1991 and 1996 in Hamilton-Wentworth

Low-Income	1986 (% of pop)	1991 (% of pop)	1996 (% of pop)
Economic Families ⁸	16,780 (14.1%)	18,295 (14.7%)	23,815 (18.5%)
Unattached Individuals	19,630 (42.5%)	22,360 (41.3%)	27,880 (48%)
Total number of people in private households	72,695 (17.5%)	77,165 (17.4%)	101,190 (21.9%)
source: Statistics Canada: Canada census 1986, 1991, 1996			

Over the past 10 years, the numbers of people living below the poverty line has increased, for both families and individuals. The number of families living in poverty has increased 4.4%, while the number of single people living in poverty has increased 5.5%. The most dramatic change has been in the last five years. Between 1986 - 91, poverty had marginally decreased for singles, and for the overall population. Only families have seen a steady rate of increase. But most notable is the lingering effects of the recession in the 1990's. It does not appear that people and their salaries have recovered nearly to the extent that businesses have from this last economic downturn. There are 28,495 more people who are poor in Hamilton-Wentworth in 1996, then there were in 1986.

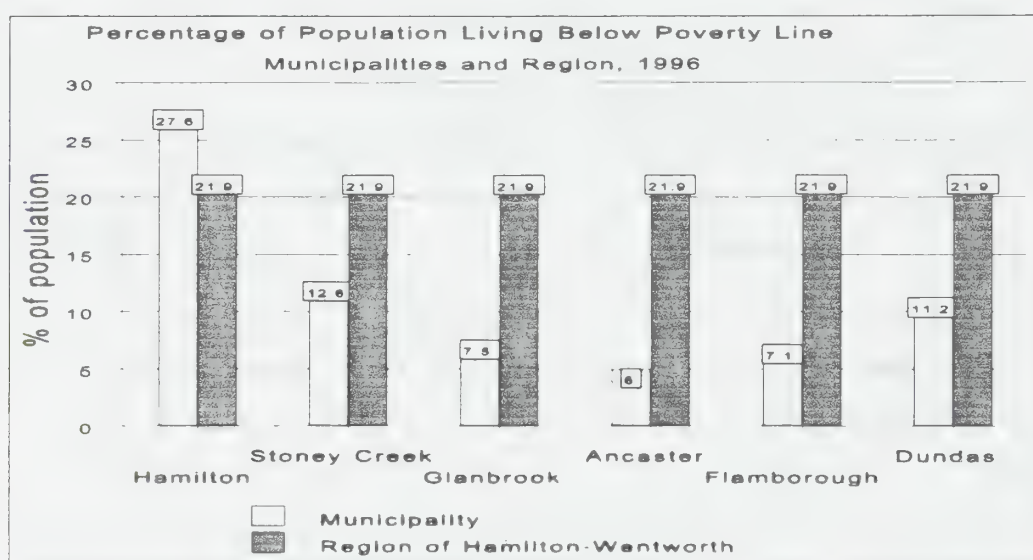
Map 2: Number of people living in low-income households in the Hamilton CMA, 1996



This map of the Hamilton CMA show where people living in low income households are located in our community. The darker the shading in the census track, the larger the number of people with low income.

The largest concentration of low income households is in the east end of Hamilton, bordering Stoney Creek. This census track shows that there are between 2,616 and 3,270 people living in low income households in this area. The north end and some central areas also have large concentrations of people living in poverty, between 1,965 and 2,616 people in low-income households live in these neighbourhoods

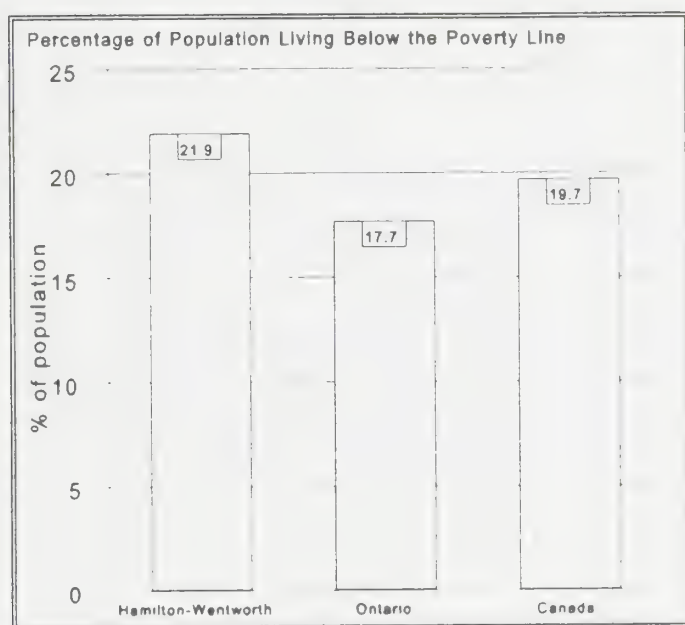
Graph 2: Comparison of the Percentage of People living below the poverty line by Municipality and the Region of Hamilton-Wentworth, 1996



While poverty in Hamilton-Wentworth is on the rise, not all municipalities are equally affected. In fact, some municipalities have very low incidence of poverty. The City of Hamilton has the largest numbers of people who are poor, 87,545 or 27.6% of the population, more than twice the number of the next highest ranking municipality, Stoney Creek, with 6800 people or 12.6% of the population. Ancaster has the lowest incidence of poverty in the region, with 1160 living below the poverty line, or 5% of the population.

There is a cycle between service use and population of people who are poor. Social service agencies generally tend to become established in the core of urban centres, where people who are poor tend to live. Once services become established, people tend to move to the core so that they can access social services, as well as low cost housing, good public transportation, entertainment and retail stores. In a discussion on deinstitutionalization, Dear & Wolch state; "As dependent [de-institutionalized] persons migrated to those urban locations (often from considerable distances outside the city), they attracted more services which themselves acted as a magnet for yet more needy persons. As self-reinforcing cycle of ghettoization was thus begun" (1987, p. 4). The City of Hamilton has the highest incidence of poverty and the greatest number of hospitals and social service agencies in the region. This has enormous implications, both in terms of how these services are funded, and in terms of community health and well-being in the city core.

Graph 3: Comparison of Percentage of People living Below the Poverty Line by Region, Province and Country, 1996



There are also differences between the poverty rates in the Region of Hamilton-Wentworth, the province of Ontario, and the country. Our rates are significantly higher than the province as a whole, and even higher than the national average. In 1996, Hamilton-Wentworth had 101,190 people living below the poverty line, in Ontario there were 1,869,040 people, and in Canada 5,514,190 people who lived

below the poverty line. (Compusearch and Statistics Canada, 1996 census).

This is, in part, due to urbanization. The former City of Toronto, in 1996, had a poverty rate of 28.9%, higher than the City of Hamilton at 27.6%. Urban poverty is an increasing phenomenon in Canada. "Two decades ago...poor families were under-represented in large cities. Twenty years later, the situation has reversed...Poor families are now over-represented in our largest urban centres" (Lochhead & Shillington, 1996, p.3).

While it is apparent that poverty in urban centres, especially large urban centres, is increasing in Canada, the reasons for this phenomenon are not as clear. Since census data does not cross-tabulate the demographic and labour force characteristics of those who are poor, in-depth analysis of urban poverty is difficult to obtain. Factors such as deinstitutionalization, employment, family structure, and age all play a role, yet how they relate to urban poverty is yet to be determined. Service utilization, as discussed above, also plays a role in the higher rates of poverty experienced in large urban centres

Depth of Poverty

Calculating how many people, or the percentage of the population who live below the poverty line gives us an indication of the prevalence of poverty in our community, but it does not reveal the depth of poverty. Having an income that falls marginally below the poverty line is very different than having an income that is only 50% of that line. For a single mother caring for two young children, there is an enormous difference between having an annual income at or near the poverty line of \$22,844, and having a social assistance income of \$13,512, only 59% of the poverty line.

One of the ways we can determine the depth of poverty is to look at the number of non-family (single) individuals, 15 years and over, and their incomes. The following chart outlines the depth of poverty for single people in our community. (The poverty line for a single person living in Hamilton-Wentworth is \$14,694)

Table 3: Income Levels (under \$14,999) for Single People living in Hamilton-Wentworth, 1996

Income	Number of Single People	Depth of Poverty as a percentage of poverty line*
under \$1,000	4175	6.7%
\$1000-\$2,999	1530	20%
\$3,000-\$4,999	1540	34%
\$5,000-\$6,999	2805	47.6%
\$7,000-\$9,999	4480	68%
\$10,000-\$11,999	8125	81.6%
\$12,000-\$14,999	8730	102%
source: Compusearch and Statistics Canada, 1996 census * using highest income number in category		

A single person living on \$7,000 or less each year, as 10,050 people in our community do, will have more difficulty finding adequate food, shelter, and clothing, as well as transportation, health and dental care and education, as a person living on \$14,694 a year (the poverty line). The deeper the poverty, the greater the risk conditions individuals experience. Single people as a group have a high incidence of poverty (48% in 1996), perhaps related to their age, unattached status and entry level positions in the workforce.

In a series of focus groups held with single people in 1993, before cuts to social assistance's rates, singles talked about the inadequacy of their incomes. "I get \$700/month, and that money is gone in the first week, I don't drink, I don't go out." Another said, "I'm constantly paying bills, I feel like I will never catch up."

FACTORS INFLUENCING POVERTY

Income

There are many determinants of poverty and often they are interconnected, making the issue of poverty complex. Outlined below are a number of factors that contribute to the condition of poverty.

People in Hamilton-Wentworth derive income from a variety of sources, including; employment, social assistance, pensions and investments. Those who rely on social assistance to meet their needs always live below the poverty line in our community.

Income is a powerful determinant of health. This is true all the way up the income scale. People in the top income bracket are healthier than middle-income earners, and the middle-class is healthier than low-income earners. This is, the poorer people are, the less healthy they are likely to be.¹⁰

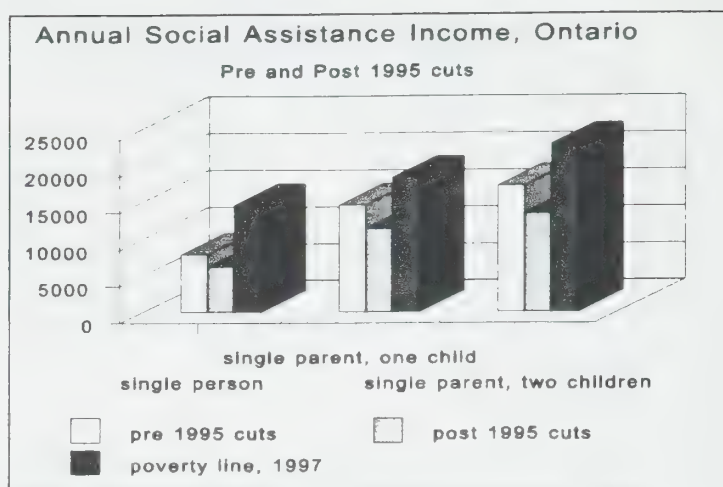
Social Assistance

While the depth of poverty differs for people on social assistance, depending on the size of the family unit, all people who rely on social assistance fall far below the poverty line, and even further below the average incomes of other families in the region.

Graph 4: Annual Social Assistance Income **in Ontario and the Poverty Line, Pre and** **Post 1995 Cuts**

A single person on social assistance can collect a maximum of \$6240 a year, which is 42% of the poverty line (1997) of \$14,694.

Before the cuts to social assistance in Ontario in 1995, a single person could collect a maximum of \$7956, which was 57% of the poverty line (1995) of \$13,895. In two short years, a single person on social assistance has fallen 15% deeper into poverty.



In 1995, the SPRC calculated that the single person in Hamilton needed a minimum of \$15,669 a year to live. Based on this figure, social assistance provides the single person with 40% of the minimum income required to meet their needs

A single parent with one child (9 years old) receives a maximum of \$11,484 a year, or 62.5% of the poverty line. In 1995, this same family received \$14,652, or almost 78% of the poverty line (1995). In two years, this single parent and child have fallen just over 5% deeper into poverty. In 1995, the SPRC calculated that a single parent with one child living in Hamilton needed a minimum of \$22,400 a year to meet their needs, of which social assistance provides 51%

A single parent with two children (9 and 15 years) receives a maximum of \$13,512 a year on social assistance, 59% of the poverty line. In 1995, this family received a maximum of \$17,244 a year, or 72% of the poverty line. In 1997, they are now 13% poorer than they were in 1995. The SPRC calculated, in 1995, that this family needed a minimum of \$33,800 a year to live, of which social assistance now provides 40%.

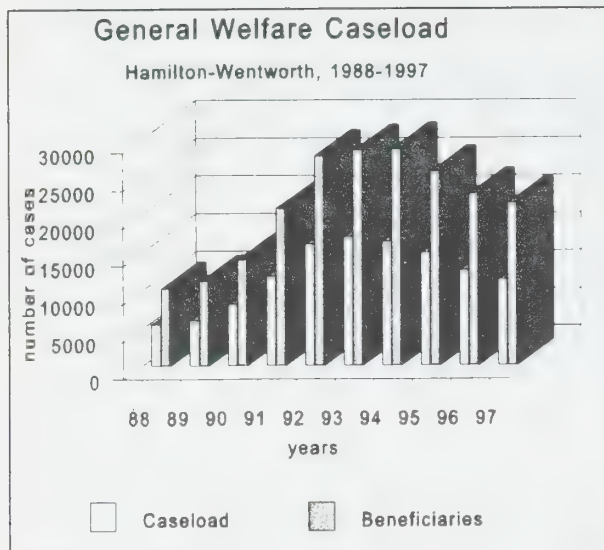
What does it really mean to live this deep in poverty? One single mother describes it this way:

I am a single mother of a two-year-old. I am educated and in a desperate search for work. I am on welfare and very grateful for what I am receiving. However, it is not enough to cover my bills or eat three healthy meals a day. In order to feed my daughter, I don't eat breakfast, I go to a women's drop-in centre for lunch and ration my supper.¹¹

If living at the poverty line means one is able to meet the basic necessities of life, then living at 62.5% of the poverty line, as the above mother and child do, means not meeting those necessities. For this mother, it means going without food so that her child can eat.

The stigma of poverty and social assistance is so clearly and concisely summed up by a different mother, who said; "Who feels proud saying they're on welfare?"¹², and the anxiety and stress of living in poverty by another mother "I'm so worried about money all the time, about giving my kids treats, or even just the basics."¹³

Poverty impacts on so much more than just the physical: food, shelter and clothing. It impacts on the emotional and mental well-being of individuals and families, and it impacts on our community because it effectively negates the contributions and gifts of members who are so isolated and marginalized by poverty that they cannot actively participate and share in community life.



Graph 5: General Welfare Assistance
Caseloads and Beneficiaries, Hamilton-
Wentworth 1988-1997

In Hamilton-Wentworth in 1997, 21,624 people, on average, relied on General Welfare for income, an increase of 10,360 (48%) people since 1987.

The number of people relying on social assistance (both GWA and FBA) has increased steadily

since the late '80's, until 1994/1995. Changes to legislation and eligibility for welfare were enacted in 1995 and numbers continued to decline overall. Whether this trend, is due to the fact that Ontario continued to struggle out of the recession of the early 1990's, or due to legislative changes is uncertain. Since 1988, beneficiaries of GWA, as a percentage of the population, have increased from 2.3% to 3.6% (monthly rates averaged per year).

Following economic trends, the numbers of people on welfare increased during the recession of the early 1990's, and have decreased slightly as the economy has improved. However, numbers have not returned to pre-recession levels, despite the low unemployment rate in our region. This may be due, in part, to the change in the nature of the post-recession created jobs (see section on employment for more details)

The Social Planning and Research Council did a study on welfare in Hamilton-Wentworth in 1995 and 1996 and found that there were two reasons why numbers were declining. Firstly, there were fewer new people applying for assistance, and secondly, there was an increase in the numbers of people who left the system¹⁴. Many of the people who left welfare during this time did so because they, or a family member, found work. This work was generally low-paid and part-time and tended to keep people living near the poverty line¹⁵.

Table 4: Family Benefits Trends (average per year) for Hamilton-Wentworth, 1990-1997

	1990*	1991*	1992*	1993*	1994*	1995**	1996**	1997**
Caseload	13,333	15,005	17,050	18,594	19,580	20,173	19,886	19,364
Beneficiaries	27,369	31,326	37,230	41,099	43,442	44,853	44,165	42,824
Source: -*Ministry of Community and Social Services, average of monthly summaries -**The Regional Municipality of Hamilton-Wentworth								

The number of families and individuals accessing Family Benefits shows a similar pattern to those accessing General Welfare. Numbers rise continuously from 1990 to 1995, and then decrease in 1996 and 1997. In 1990, 27,369 people relied on FBA, in 1997 42,824 people did, an increase of 15,454 (64%) over eight years.

While statistics are still being generated under the categories of GWA and FBA, all people receiving social assistance are now classified under OntarioWorks, with the exception of people with disabilities, who now receive Ontario Disabilities Support Program (ODSP). We expect that there will be some changes in the near future to the way that social assistance numbers are collected and compiled.

Employment Income

Inadequate social assistance is not the only reason people are falling below the poverty line. Low wages, unemployment and periods of time spent outside the labour force all contribute to "market poverty" for families.¹⁶ In fact, there is an enormous shortfall in sufficient earnings of \$13,845 per year for families (nationally) in the labour force.¹⁷

Below is a table of household incomes for people living in Hamilton-Wentworth, which outlines the numbers of households, as well as the numbers of single people living alone, and the amount of yearly income.

Table 5: Household ¹⁸ Incomes of People Living in Hamilton-Wentworth in 1996

Income Level	# of Households	% of total households	# of one person households	% of population
Total private households	178420	100%	45800	25.67%
Under \$10,000	12735	7.14%	6760	14.76%
\$10,000-\$19,999	29990	16.81%	18010	39.32%
\$20,000-\$29,999	23340	13.08%	7905	17.26%
\$30,000-\$39,999	20435	11.45%	5450	11.90%
\$40,000-\$49,999	18615	10.43%	3355	7.33%
\$50,000-\$59,000	17885	10.02%	2245	4.90%
\$60,000-\$69,999	14270	8.00%	975	2.13%
\$70,000-\$79,999	11620	6.51%	430	0.94%
\$80,000-\$89,999	8855	4.96%	205	0.45%
\$90,000-\$99,999	6160	3.45%	115	0.25%
Over \$100,000	14505	8.13%	355	0.78%
Average Income	\$49231	--	\$24519	--
Source: Compusearch and Statistics Canada, 1996 census				

An analysis of total private household incomes for the region (which includes people on social assistance) shows a great disparity in income levels. While the average household income is \$49,231, which is above the poverty line for any size family in this community, almost 69% of households had incomes less than this amount, with a shocking 7% (12,725 households) having income less than \$10,000 a year. In fact, 37% of households had income less than \$30,000 a year. On the opposite end, only 16.5% of households made over \$80,000 a year, but these households pushed the average income (which we often erroneously think of as the “middle”) 10% over the median. If the trend of fewer people making larger amounts of money continues, using an “average” income figure to determine the income health of the community will become increasingly inappropriate and misleading.

Single person households fared much worse in terms of poverty. Almost 15% of single people in the region had incomes less than \$10,000, while over 50% had incomes less than \$20,000 a year. This may be due, in part, to the fact that single people tend also to be young people, and that incomes for people aged 15-24 years are declining, and youth unemployment is significantly higher than the general population. (See section on Age for more details).

Table 5 shows the great disparity among household incomes in our community. While a few people are doing well, making over \$100,000 a year, many more are struggling to make ends meet.

Employment Rate and Types of Jobs

Unemployment rates have traditionally followed poverty rates quite closely in this country.¹⁹ However, Hamilton-Wentworth has one of the lowest unemployment rates in the country (4.8% unadjusted for 1998), yet still has a higher poverty rate than the province or the country. One must closely examine the types of jobs that people are doing to understand part of this phenomenon.

The Caledon Institute of Social Policy writes “The economy of the 1990's is creating an abundance of ‘non-standard’ jobs which pay low wages, offer few if any benefits and are often part-time or unstable”.²⁰

In Hamilton, well-paid unionized jobs, are decreasing, while part-time, low-paying jobs are being created in the retail and service sectors. In the four short years between 1993 and 1997, Stelco decreased it's workforce from 11,500²¹ to 7,806²² employees.

Below is a table of the major employers for the Region in 1988 and 1998. While the top two employees in the manufacturing and in non-manufacturing sectors remain the same, the changes in numbers of employees within the smaller companies is very telling. Some plants have announced closures, while others have downsized their workforce significantly. This means that more people work in medium and small size companies, which tend to not be unionized, but on the upside will not devastate a whole community if they close. As well, Canada Case, who employed 1200 people in 1988 and 700 in 1998 have announced that they will be closing their plant sometime in 1999, so the remaining few hundred employees, some with 30 years seniority in the plant, will be searching for new jobs in the new millennium.²³ Proctor & Gamble a mainstay of Hamilton manufacturing since 1915, now operates its Hamilton site as a distribution centre and has shut down its manufacturing component

Table 7: Major Employers in Hamilton-Wentworth, 1988 & 1998

Establishment	Number of Employees	
	1988	1998
Manufacturing Sector		
Stelco	12340	7806
Dofasco	11500	7000
National Steel Car	438 (1992)	2000
Westinghouse Canada	1840	950
M & A Candy	--	850
Camco Inc.	1700	550 (1996)
Proctor & Gamble	1500	300
Case Canada	1200	700 *announced closure of plant in 1999
Non-Manufacturing Sector	1988	1998
Chedoke-McMaster Hospitals and Hamilton Civic Hospitals	8350	7200 (HHSC)
*Hamilton-Wentworth District School Board	5929(combined city and county)	4800
City of Hamilton	Not Available	3742
McMaster University	3500	3666
Region of Hamilton-Wentworth	4194 (1992)	3541
St. Joseph's Hospital	2500	2759
Mohawk College	1000	1100
Sears Canada	1020	756
source: Economic Development Department, Regional Municipality of Hamilton-Wentworth, 1998		
*source: Hamilton-Wentworth District School Board, 1998		
** source Human Resources - Regional Municipality of Hamilton-Wentworth		

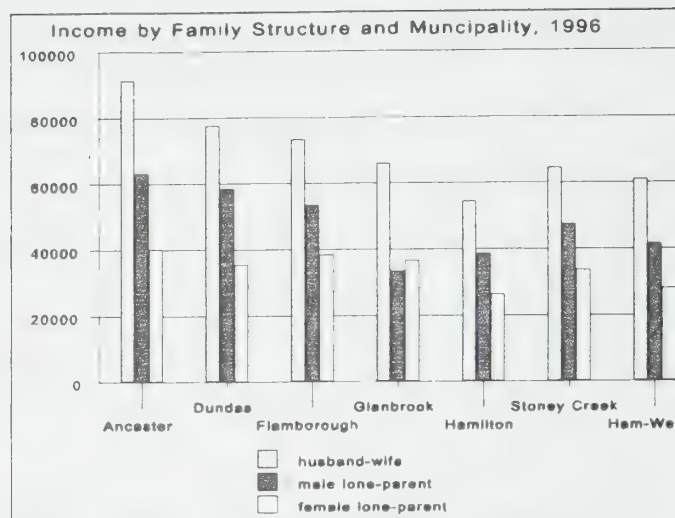
Family Structure

Graph 6: Family Structure and Income by Municipality and Region, 1996

Income is not the only determinant for poverty, family structure also plays a role in determining who is poor. Female lone-parent families had significantly lower incomes than both male lone-parent families and two-parent families.

In 1991, all lone parent families for the Hamilton CMA (which includes Grimsby and Burlington), had a poverty rate of 56%, while all lone parent families with the parent under 30 years of age had a poverty rate of 83%.²⁴ In 1996, 85% of the lone-parent families in the region of Hamilton-Wentworth were headed by women. In a comparison between poor and non-poor lone-parent mother families, the CCSD found that single mothers with low income are more likely to be younger, have less formal education, have more and have younger children.²⁵ The Interfaith Social Assistance Reform Coalition writes of its cross provincial hearings, "Some of the most poignant stories were told by mothers who were trying so hard to protect their children from the worst effects of impoverishment - hunger, shame, loss of opportunity. Their circumstances are all different. Their love speaks for itself" (Our Neighbours' Voices: Will We Listen? The Interfaith Social Assistance Reform Coalition, 1998, p. 99).

By far, families with two parents were much better off than lone-parent families. The average annual income of a husband-wife family in Hamilton-Wentworth in 1996 was \$61,003, compared with \$27,952 for a family headed by a single mother. In the race against deepening poverty, only families with two income-earning parents have shown an effective defence.²⁶



Child Poverty

Of course, if there are a number of families in Hamilton-Wentworth that are poor, then there are also a number of children in our region that are poor as well. In Ontario, the rate of child poverty increased from 11% in 1989 to 20.3% in 1996, the biggest increase in the country. In 1996, 548,000 children in this province were considered to be living below the poverty line, an increase of 116% since 1989. ²⁷

In 1991, there were 117,805 children under 19 living in Hamilton-Wentworth. Because if 17.4% of Statistics Canada does not give use the income levels of children, we can estimate that children were poor (the incidence of poverty in the region for 1991), then 20,498 children were living in poverty. In 1996, there were 122,700 children (19 years and under) ²⁸ living in Hamilton-Wentworth. If 21.9% of those children are poor (the incidence of poverty in Hamilton-Wentworth), then approximately 26,871 children in our community are living in poverty. In five short years, 6,373 more children in our community have slipped into poverty.

There are significant health impacts on children who grow up in poverty. They are more likely to have low birth weights, less likely to have access to nutritious food, more likely to have lower functioning vision, hearing, speech, mobility, dexterity, cognition, emotion and pain/discomfort, and less likely to have an annual visit to the dentist. Educational opportunities also suffer. Children who grow up in poor families are twice as likely to repeat a grade before the age of eleven and more likely to drop out of school. ²⁹ Significantly poverty is about the loss of opportunity and inability to "fit in"

Gender

Gender is another factor in determining who is poor. Women in Hamilton-Wentworth earned only 70.7% of male annual employment income in 1996, closing the income gap marginally since 1991, when women earned 67% of men's income. Reasons that the gender income gap is closing are: more women are joining unions; pay equity and employment equity; the fact that more women have a post-secondary education; and unfortunately because men's wages are declining (Yalnizyan, 1998). Another reason is that, in Canada, younger men and women share more equally in income, with young women between 15-24 earning 90.3% of what young men earned in 1996. While it is encouraging to see a decrease in the gender income gap, there are other disturbing trends that offset this positive one.

On the down side, the average annual earnings for 25 of the most frequently cited occupations for women declined 5% between 1990 - 1995 ³⁰ This is clear evidence that female dominated professions are losing ground in the battle to maintain, let alone increase, wage rates. The total decline in earnings between 1990 and 1995 for the total population in Canada was -0.3%. ³¹ This is compounded by the fact that 85% of all lone parent families are headed by women. Therefore, women make less money than men, on average, yet have the majority of responsibility for single parent families. This is significant both in terms of the reasons for the gender income gap but also because of the number of children growing up in families that are poor because of this income gap

Table 8: Number of Males and Females who worked full-time and their average employment income for 1995 for the Region of Hamilton-Wentworth

Employment Income	Males	Females	Females' income as a percentage of males' income
Number of people who worked full-year, full-time	74,490	48,300	--
Average Employment Income	\$43,788	\$30,956	70.7%
Source: Compusearch and Statistics Canada. 1996 census			

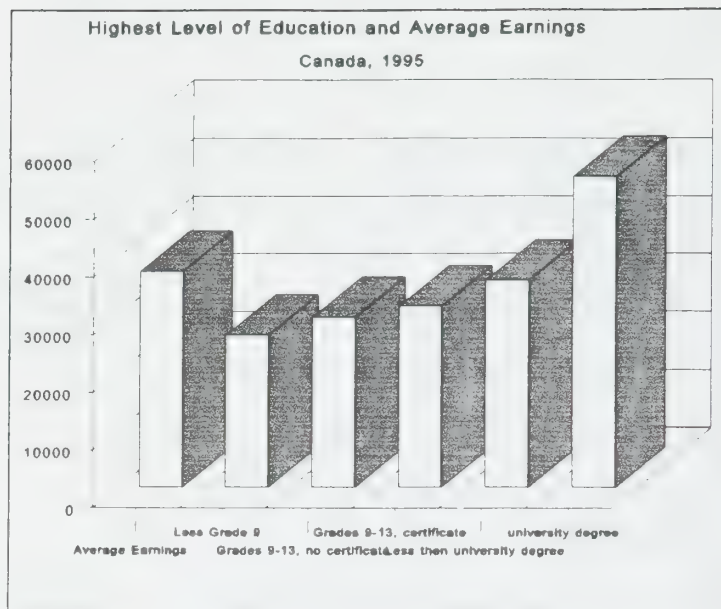
To clearly understand the discrepancy in the wage gap between men and women, we must look at the types of jobs that each do, and the way we value these jobs in our society. Steelworkers, most of whom are men, made an average wage of \$17.74/hour³² in 1994, while child care workers (who must complete a 2 year college course) made an average of \$9.45/hour³³, in 1994. While we may pay lip service to the idea that caring for children is the most important job in our society, the rates of pay of people who perform this function certainly do not reflect the rhetoric

Education

Education also plays a role in determining who is likely to be poor. Graph #7 indicates the levels of education and the average earnings for that level of education, in Canada, in 1995. Clearly, the more education a person has, the higher their earning potential. The average earnings of people 15 years and over is \$37,556, for those people with an education less than Grade 9, their average earnings are \$26,486 per year. Average earnings of people with a university degree is \$53,927 per year.

Graph 7: Highest Level of Income and Average Earnings for Canada, 1995

While a university or college degree does not always bring the guarantee of a full-time job, there is still a significant correlation between average earnings and level of education. The higher the education a person receives, the higher the income earned.



Since education seems to correlate with levels of income, the positive side is that Hamiltonians are becoming increasingly well educated. In the 10 years between 1986 and 1996, the percentage of people with an education less than grade 9, dropped from 17.1% of the population to 11.5% (a decrease of 14,765 people). Those holding a university degree increased by 3.4% in the same 10 years, with 15,385 more people holding a university degree in 1996 than in 1986. On the down side, those with less education, who still require a living wage to sustain a decent quality of life, are finding it increasingly difficult to find good-paying jobs.

Table 9: Total Population 15 years and over by highest level of education, Hamilton-Wentworth, 1986, 1991 and 1996

Level of Education	1986		1991		1996	
	number	%	number	%	number	%
total population 15 years and over	336,050	100%	358,045	100%	369,110	100%
less than grade 9	57,390	17.1%	48,690	13.6%	42,625	11.5%
grades 9 - 13 without certificate	102,290	30.4%	96,235	26.9%	92,290	25.0%
grades 9 -13 with certificate	43,930	13.1%	55,070	15.4%	52,900	14.3%
trades certificate or diploma	10,805	3.2%	13,425	3.7%	14,655	4.0%
other non-university without certificate	24,150	7.2%	24,905	7.0%	25,460	6.9%
other non-university with certificate	46,845	13.9%	57,570	16.1%	68,885	18.6%
university without degree	23,260	6.9%	26,965	7.5%	29,520	8.0%
university with degree	27,385	8.2%	35,190	9.8%	42,770	11.6%
Source: Statistics Canada, 1986 & 1991 Profile of Census Divisions and Subdivisions - Part B Source: Compusearch and Statistics Canada, 1996 census						

The Hamilton-Wentworth Training Board also notes the correlation between jobs and education "Since overall employment declined in the area between 1991 and 1996 it appears that job retention was greatest for those with higher levels of education than for those without." ³⁴

While it is a positive trend that levels of education are increasing, there are some serious negative ramifications. Firstly, those with less education, who still require a living wage to sustain a decent quality of life, will find it increasingly difficult to find good-paying jobs, and secondly, lower income students will be graduating with large students loans and an unprecedented amount of debt at a time when wages for young people are declining

Age

The newest participants to the labour market, youth aged 17-24, have seen a serious decline in their real wages since 1980. "It is the young men whose hourly rates of pay have been most sharply and consistently eroded over the last fifteen years. Virtually every data source, from census to special surveys, documents this same trend. Study after study shows we are devaluing our young" (Yalnizyan, 1998, p. 24).

Table 10: Average Earnings in constant (1995) dollars, by age, Canada; 1970, 1980, 1985, 1990, and 1995

	1970	1980	1985	1990	1995
Total	23,075	26,784	26,062	27,170	26,474
15 - 24	11,643	13,191	10,565	10,212	8,199
25 - 34	25,641	28,724	26,326	26,519	24,689
35 - 44	29,836	34,601	33,620	33,855	32,155
45 - 54	28,845	34,683	34,061	35,816	35,317
55 - 64	25,669	31,441	31,092	31,249	30,448
65 and over	16,474	19,707	19,729	21,742	20,446
source Statistics Canada The Daily, March 12, 1998					

Statistics Canada reports that Canadians between the ages of 15 and 24 have shown a decrease of 11.3% in their earnings between 1990 and 1995. Even young workers with a university degree have shown a decrease of 12% in the same time frame.¹⁴

This decrease in income is not shared by older Canadians; those between the ages of 45-54 saw a .4% decrease in their income between 1990 and 1995.³⁶ The reasons for the decline is due, in part, to recessionary periods when all incomes generally fall or stagnate, to high youth unemployment, and because young people are staying in school longer and are therefore working part-time or part of the year.³⁷ As well, we have seen disturbing trends in our own community relating to wages for new or young workers. In the early 1990's, the Boards of Education froze the wages of new teachers yet maintained the wages of older teachers to meet the budget reductions imposed by the provincial social contract, and in 1999, the new contract signed between our own regional government and the transit union reduced the wages of new bus drivers, while maintaining wages for existing drivers.

For youth aged 15-24, the unemployment rate in 1998 in the Hamilton Census Metropolitan Area (which includes Burlington and Grimsby) fluctuated between a low of 8.6% in October, to a high of 16.5% in March. Averaged over the year, the unemployment rate for youth was 13.1%.³⁸ The unemployment rate for the general population of the Hamilton CMS was 4.8% (unadjusted).³⁹

The combination of declining incomes and high unemployment for our youngest workers is a disturbing trend. At a time when the newest participants in the workforce may be paying down large student loans, paying rent and possibly a mortgage that is at its highest amount, having and caring for young children, and purchasing a car (if public transportation is not an option) to get to work, they are now making 11% less than their counterparts did 10 years ago.

WHAT IS HAPPENING IN HAMILTON-WENTWORTH

Poverty is on the increase in our community. Despite an unemployment rate that is one of the lowest in the country, more people in Hamilton-Wentworth are living in poverty. Our poverty rate has increased from 17.4% in 1991, to 21.9% in 1996.

Part of the problem can be attributed to the growth in urban poverty, where families living in cities are “at a much greater risk of poverty than those living in rural areas” (Lochhead & Shillington, 1996). Other factors include income levels, social assistance caseloads, types of employment, family structure, education gender and age.

There is a great disparity in income levels in our region. While many households (37%) are surviving on incomes of less than \$30,000 a year, a small number of households (8.1%) are making over \$100,000 a year. The ratio of after-tax income of the richest 10% of families, compared to the poorest 10% of families, is at its highest point in the past 23 years. The richest families nationally made over 7.2 times the incomes of the poorest families.⁴⁰ It would appear that the concentration of people in the lower income levels are increasing, while the number of people in the highest levels are decreasing. If this trend continues, the middle classes will begin to disappear, income inequality will continue to increase, and more and more people will fall into poverty.

Single people are faring much worse than the general population. Less than 1% of single people make over \$100,000 a year, while 54% make less than \$20,000 a year. Being young and being single means that you are more likely to be poor. Youth unemployment was more than double the unemployment rate for the general population in 1998, and wages for young people are declining.

Social assistance caseloads have seen an overall increase in the past 10 years, with those collecting general welfare decreasing steadily since 1994, while the Family Benefits caseload has increased steadily from 1990 -1995, with marginal decreases occurring in 1996 and 1997. As long as social assistance rates fall so far below the poverty line, there will be tens of thousands of people in our community who live in deep poverty. It may be more difficult to track the number of people on social assistance for the next few years, as the province combines General Welfare and Family Benefits into OntarioWorks.

Getting off assistance and into the workforce is no guarantee of escaping the poverty trap. Poverty rates continue to climb, even though unemployment rates have been steadily decreasing over the past number of years. Many more people are working in low-paying, part-time, insecure jobs that do not allow them a decent standard of living.

Today, 31% of Ontario's families where the parent(s) have the "equivalent of at least one full-time job" are still poor.⁴¹

Women, especially women heading lone-parent families, are more likely to live in poverty than men. Since women make only 70% of men's income, single mothers raising children alone face poverty at a much higher rate than single men raising children, or two-parent families. This has ramifications not only for single mothers, but also for their children. The impact of poverty on children has shown serious consequences. Children who are poor are more likely to be sick or develop a physical or developmental disability, disadvantaged at school, and, less likely to find good-paying jobs when they become adults.⁴²

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³³Human Resources Development Canada, Hamilton Wage Book, 1994 figures based on 1991 data, adjusted for inflation, www.hamilton-went.on.ca/eco97

³⁴Strategic Projections Inc. (1999). *Environmental Scan Hamilton-Wentworth Labour Market*. Hamilton-Wentworth Training Board, p.42

³⁵Statistics Canada. The Daily. May 12, 1998

³⁶Ibid

³⁷Ibid

³⁸Statistics Canada: Monthly Labour Force Survey

³⁹Ibid

⁴⁰Yalnizyan, Armine (1998) *The Growing Gap: A report on the growing inequality between the rich and poor in Canada*. Toronto: Centre for Social Justice.

⁴¹Ontario Campaign 2000: Report Card 1997

⁴²Ibid

APPENDIX A:

GENERAL WELFARE ASSISTANCE CASELOADS AND BENEFICIARIES: 1988-1997

Year	Caseload	Beneficiaries	Beneficiaries as % of Population
1988*	5542	10348	2.3
1989*	6052	11264	2.2
1990*	8224	14207	3.0
1991*	11888	20947	4.4
1992*	16190	27900	5.5
1993*	17133	28586	6.3
1994**	16503	28815	6.3
1995**	14986	25815	5.6
1996**	12708	22836	4.9
1997**	11429	21624	3.9
<p>Source: *Tracking Community Trends in Hamilton-Wentworth, 1995</p> <p>**Office of Economic Development for the Regional Municipality of Hamilton-Wentworth (www.hamilton-went.on.ca/eco97)</p>			

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